

## A Happy New Year

and a prosperous one we wish you all. Now didn't you forget to remember some relative or friend Christmas? If so, a New Year's gift would be an appropriate "filling in" of that blank space. Let us help you in the selection of something suitable for this present.

We have articles of jewelry from 50c to \$600.00.

**C. Lumsden & Son, Jewellers,**  
731 East Main Street.

## RICHMOND HAS A BRIGHT OUTLOOK IN ALL INDUSTRIES FOR THIS YEAR

The Past Year Has Been Particularly Gratifying to Business Men Generally, and There is Every Reason to Hope For Further Progress in 1901.

(Written for The Times.)

By HOWARD J. HERRICK, Superintendent of Broadcasts.

Business has shown a phenomenal and unprecedented activity during the year 1900. Presidential elections always have some effect towards depressing trade, but Richmond suffered very little from that cause in the last campaign. Not that less interest is taken in the political welfare of the country, but that people have come to realize that business need not be suspended or retarded because of political campaigns in progress.

The year 1899 showed a remarkable record in business. It is, therefore, highly to the credit of the business men of Richmond that 1900 has so nearly duplicated the record of the year 1899. It has been more difficult to sell goods than in 1899, but our manufacturers and jobbers have put forth greater efforts and have materially increased their sales. Perhaps the margin of profit has been less, but collections have been better and losses by failures have been greatly lessened. The bank clearings have increased about \$100,000 and are larger than those of Atlanta, Birmingham, Washington, Nashville, Memphis and Norfolk.

**MADE GREAT STRIDES.**  
The larger manufacturing plants have made great strides. Several have doubled their force of operatives and have more than doubled their output. There has been an increase over 10 per cent. in the number of business houses in Richmond. Few changes are expected at the beginning of the new year, but several new jobbing houses will open their doors.

Another decided improvement is the number of old concerns that are moving into new quarters, thus improving the physical appearance of the wholesale section. The manufacturers and jobbers are continually pushing out into new territory. Much is expected of the increased railroad facilities and the development of water power for manufacturing purposes. Best of all, there is a new pride in Richmond and its industries that is rapidly growing to maturity.

**BRIGHT FUTURE.**  
The year 1900 should show still better results. There has been an unusual holiday trade. Stores, express companies and even the postal service have been swamped by the immense volume of goods handled. There is no better evidence of prosperity. Still, every one should put his shoulder to the wheel and make the year 1901 a worthy and a notable beginning of the new century. Some improvements are yet needed. Greater efforts should be put forth to make the Richmond Chamber of Commerce more powerful. It is gratifying to see the increased interest in its work during the past year, but it is not yet the power that it could and should be made.

**FOUR-FIFTHS CAPITAL NEEDED.**  
New manufacturing plants should be brought here—not merely invited to come. And it may not be amiss to add another plea for the filtration of the water supply. But why enumerate needed changes and improvements? The business heart of Richmond is pulsating with a restless energy that will accomplish all these things. New life, new industries, new resolves and new efforts will make the coming year of the twentieth century one long to be remembered.

**INSURANCE MEN HAVE DONE WELL.**  
They Talk About the Good Results of 1900.  
HAVE HAD A GREAT MANY FIRES.  
This Has Reduced Profits in Fire Insurance, But All Other Lines Have Prospered, and All Look for Better Results in 1901.

The insurance business, as a rule, has been good in Richmond during the past year. The fire branch has been hampered by the unusually large number of fires, but other branches of the business have gone steadily upward. The following interviews with prominent insurance men will show good results for the past year and a promising outlook for 1901.

Mr. James W. Ingram, secretary of the Life Insurance Company of Virginia, stated that the past year had been the most satisfactory one in the history of the company. Business opened up very good at the beginning of 1900, said Mr. Ingram, "but gradually diminished until the time of the meeting of the National political conventions. After the nomination of the presidential candidate and the opening of the campaign, new business came nearly to a standstill, which condition will alter after the election. Since the election the increase in new business has been larger than during any similar period since the year 1887, showing that the people feel confident of a continuance of prosperous times. The company's gross income will show an increase of over \$100,000 over the previous year. This increase is largely due to the business put on during 1899. The amount of insurance in force will be increased about \$1,000,000. We look forward to 1901 with great confidence. Our agency forces are now more thoroughly organized, and we expect to do a larger and more profitable business than ever before."

**HIGHLY SATISFACTORY.**  
Messrs. W. B. Freeman & Son, general agents of New York Life, said: "Our business in Virginia has been highly satisfactory during the year just closed, being larger than any previous year. This is largely due to the general prosperity which has obtained throughout the State; the fact that the people are beginning to understand and appreciate more keenly the importance of life insurance. Business men realize that life insurance is not worth having, and they are beginning to feel that a life that is so little used is not worth insuring, is not worth living. Second, there has been a tidal wave of prosperity, which has swept over this country, which has not been confined to any section, class or occupation. Virginia is reaping the share of these benefits. The new South is rapidly coming to the front, and no city has progressed in a more substantial manner than the city of Richmond. Third, the abiding faith and confidence which our people have in the continuing growth and prosperity of our country. These reasons, together with the increased desire to provide for those dependent upon us, has encouraged habits of thrift and economy, and this has brought more people to face the problem of life insurance, which has resulted in good to the life insurance companies."

**AS CAPTAIN HALL SEES IT.**  
Captain Cunningham Hall, general agent of Penn Mutual Life Insurance Co., of Philadelphia, reports the year 1900 has been a most successful one, and that the new business written during the year far exceeds the product of any previous year in the company's history. The year 1899 was considered very good, when the Penn Mutual new policy for the amount of \$42,000,000, but the year just closed shows that the previous year's record is sur-

passed by \$5,000,000.00, making the total new business written \$47,000,000.00. Captain Hall sees no reason why the incoming year should not be as good as the past year, and says his company will not only make greater efforts this year, but larger business in this State, but will also invest large amounts here in real mortgages on the best class of properties, thus showing the confidence of this large financial institution in Virginia, and Virginians.

**A STEADY INCREASE.**  
Mr. W. W. Hardwicke, general agent of the Aetna Life Insurance Company, general insurance agent in this State, said that the year 1900 had been the best in his experience. He has never failed to increase his business in any year since he opened his office, and believes that the increase in 1901 will be greater than the increase in 1900. He believes that insurance is the great thermometer and barometer by which to gauge general business conditions and prospects. He thinks that the year 1901 will be the best business year this country has ever experienced, and is particularly enthusiastic over the prospect in Richmond.

**MR. PULLIAM PLEASED.**  
Mr. S. T. Pulliam, of the firm of Messrs. Sam'l H. Pulliam & Co., general insurance agents, said their business had largely increased during the past year over that done in 1899. In the line of identity insurance there had been a very large increase, while there had been a decrease in fire and accident insurance. They had also done a fine business in the line of life insurance during the year. His firm, said Mr. Pulliam, was highly gratified at the business results of the past twelve months, and they had every reason to believe that 1901 would open up under the most favorable conditions. There were many indications, in his judgment, which pointed to an era of business prosperity.

**BAD YEAR, BUT LOOKS BETTER.**  
Mr. Edwin A. Palmer, secretary of the Mutual Assurance Society of Virginia, said the past year had been a hard one on the insurance people, and while they had done a great deal of business, their profits had been materially cut down by the great number of fires. He thought the same was true in this line throughout the country. Mr. Palmer said business was beginning to look up considerably, and the outlook for 1901 was very encouraging, and if the percentage of fires should decrease, he had no doubt that a larger and more prosperous year would be a very prosperous one.

**MR. EICHELBERGER TALKS.**  
Mr. H. D. Eichleberger, general agent for the Travelers' Insurance Company, said: "From an insurance standpoint, the year 1900 was one of the best I have known. The Employers Liability Branch of the insurance business was one of the best indicators of general business conditions. I know of, for the reason that this class of insurance is based on the pay-rolls of the insureds; and our experience is that, as returns are coming in and profits are being realized, it is a larger pay-roll than during 1899. This means, of course, that more labor is employed than during the previous year. For example, the pay-roll of one concern, which is insured by the Travelers, shows an increase over 1899 of about 200,000. Then again, our liability business for 1900 increased in premiums over the previous year very near 100 per cent, which indicates that the business is doing well. I am sure that the year 1901 will be a very prosperous one. Judging from all the conditions at present existing, I see no reasons why the year 1901 should not exceed that of 1900."

**PROSPEROUS FULTON.**  
The Eastern Part of the City Rapidly Building Up.  
The great change wrought by time in the East End becomes plainly manifest by the Fulton of the present as contrasted with Fulton of the past. This is what one can find in a beautiful section of Fulton, says when he visits an old friend whom he knew in the sixties: "Fulton has its manufacturing industries that employ more than 100,000 people. The growth of Fulton, as stated, has been wonderful. Where the cornfields were 20 years ago are now beautiful streets, dwellings and places of business. The growth of Fulton is due to its healthy condition, its location and its large manufacturing plants. The Richmond Cedar Works gives employment to about 1,500 men, boys and girls. The Milliner Manufacturing Company employs 30 hands, the city gas works employ 100, and the city water works employ 100. The vast number of brick manufacturing gives employment to several hundred and the six fertilizer plants employ over 500 men. The Wheel Works, which, before destruction by fire, employed about 100 men, is now being rebuilt and its capacity doubled. The Virginia Electrical Development Co., whose immense plant is being erected on the old Haxall Mill site, is rapidly being completed. The Seaboard Air Line freight houses, offices and shops were built last year. The Anheuser-Busch Brewery Company of St. Louis has erected a magnificent and handsome building on Seventh and Chestnut streets. A vast improvement of the former quarters in the lower part of the city."

**MILLIONS UTILIZED.**  
A well known contractor of the city, who is conversant in regard to the large number of buildings erected and the cost of the erection of them, remarked: "It beats anything I ever saw in the history of this city. There were more work in the city this year than there ever was in two years before. It is roughly estimated that there has been during the year about five millions of dollars expended for the work that is now in progress."

**OTHER BUILDINGS.**  
Manufacturing buildings are the only buildings that have been erected or enlarged the past year; several churches have been erected during the year, and Grace Street Baptist church has been finished. The number of private residences erected has not fallen back any, but shows a gain of the year of 1890, which was the best year in the last ten years. A number of these are palatial residences. The cost of the year will show a larger increase in building circles than the past year has, and it is predicted by the contractors that more buildings of every description will be erected than have been in the past five years. There is enough work already let out or will be soon let to keep every mechanic in Richmond employed during the next twelve months.

**IN A NEW FIELD.**  
Mr. A. Beirne Blair, for some time cashier of the Security Bank, has gone out on a new business and is now a member of the firm of Eichleberger & Blair, State agents for the Travelers' Insurance Company for Virginia, West Virginia and North Carolina. Mr. Blair first entered business as a clerk for the well known insurance firm of Montague & Co., where he was for four years. He was then elected manager of the insurance department of the Security Bank, and about a year later, upon Mr. R. H. Smith's election to the position of National Bank, Mr. Blair was chosen cashier and has been such for the past nine years. Mr. Blair is well known and popular in both banking and insurance circles, and is recognized as one of the leaders of the younger bankers of the city. He is now vice-president for Virginia in the American Bankers' Association.

We take pleasure in calling the attention of our readers to the advertisement and very excellent financial statement of the Richmond Trust and Safe Deposit Company which will be found in this issue. This institution has taken an active hand in some of the largest developments now being made in the city, and the success which it has made should not only be a matter of gratification to those interested, but of congratulation to the whole community. The company enjoys the entire confidence of the largest paid in capital of any bank or trust company in the South Atlantic States. Its officers are men of experience, and its directors are all men of character and affairs. It is inviolable and its use by our people, and we take pleasure in commending it as in every way worthy of their confidence. The officers of the company are: John Skelton Williams, president; James H. Dooley and Henry L. Cabell, vice-presidents, and W. D. Crenshaw, Jr., treasurer.

**State Taxes for 1900.**  
The value of real and personal property in the city and the taxes thereon are shown by the following table:  
Value of real estate.....\$44,748,824  
Value of personal property.....\$1,020,713  
Value of income.....1,901,364  
Total.....\$46,670,901  
Tax on real estate.....\$178,987.20  
Tax on personal property.....68,689.16  
Tax on corporation.....19,382.60  
Tax on bank stock.....18,837.87  
Tax on licenses generally.....79,118.04  
Tax on liquor licenses.....64,841.31  
Tax on telegraph and telephone companies.....3,201.54  
Tax on notaries.....625.10  
Total taxes.....\$453,007.16  
The State tax on real estate and personal property is 40 cents on \$100; tax on income and on plants, cultivation tax, 11 per cent. Gain on tax of 1899, \$11,003.95.

It makes no difference what agent controls your insurance, he will give you a Virginia State Policy of your request. Quick adjustment of losses made easy by insuring with the Virginia State. No waiting.  
W. W. HARDWICKE, Agent.

## Thousands Have Kidney Trouble and Don't Know It.

**How To Find Out.**  
Fill a bottle or common glass with your water and let it stand twenty-four hours; a sediment or settling indicates an unhealthy condition of the kidneys; if it stains your linen it is evidence of kidney trouble, too. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or bad effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its own back, kidneys, liver, bladder and every part of the